

Philanthropic Motivations of Hausa Muslim Women in Dutse, Jigawa State, Nigeria: Evidence from a Pilot Study

Ibrahim Nuruddeen Muhammad^{1*} Hassan Hussain²

1. PhD student, Department of Adult Education and Community Services, Bayero University Kano
P. O. Box 11018, Director Street, Karkasara 700233, Behind AKTH/Bilal Friday Mosque, Kano, Nigeria
2. Technologist, Department of Agricultural Economics & Extension, Bayero University Kano, Nigeria

Abstract

The study examined “Philanthropic motivations of Hausa Muslim women in Dutse, Jigawa state, Nigeria: evidence from a pilot study.” As an exploratory study, a sample of 42 respondents was selected purposively. Chi square statistic was used for data analysis. The findings showed no differences between women’s age groups and their philanthropic motivations, sources of giving inspirations and charitable role models. The study concluded, tentatively, that regardless of women’s life stage in Dutse, they do not differ in the variables considered, though a more definite conclusion awaits further research.

Keywords: Philanthropy, Charity, Hausa, Islam, Women, Jigawa State, Nigeria

1. Introduction

Generally, philanthropy is not well researched in developing countries and this makes the availability of literature that can inform philanthropic studies scarce and dispersed. This situation can be attributed to the general ignoring of philanthropic foundations by “non-profit scholars as important institutions, worthy of serious scholarly concern and about which a body of theory should be constructed” (Scaife, 2006).

With the emergence of renewed interest in the role of domestic philanthropy (Oxfamblogs, 2013) and the realization that indigenous foundations are “beginning to receive attention as key actors in the promotion of civil society in developing countries,” (Axelrad, 2011:146) writings are becoming increasingly available, even if sparsely.

The recognition of women as strategic philanthropic donors may seem a recent phenomenon. Even then, women are known to be making personal fortunes, inheriting wealth and playing leadership roles in family philanthropy. These activities enable women to impact the way in which wealth is being transferred (Porter, 2015). As Calhoun (2006:2) posits, regardless of the numerous contributions female donors make, “women’s philanthropy has been largely unrecognized.” Nonetheless, the number of women philanthropists has increased in developed economies due to better economic fortunes and a desire to make a difference. Consequentially, women philanthropists are involved in a variety of pro-social activities such as supporting widows and children, helping the poor and caring for the needy (Tomson, 2014).

In developing countries, philanthropic contributions to address social problems such as illiteracy, poverty, hunger and illness by wealthy individuals and families have a long history. Such contributions indicate motivation for “giving back to society” (Spero, 2014) and “making contribution to the community” (Lasby, 2013) to support the needy, alleviate sufferings and reduce social tensions.

By exploring women’s local philanthropic behaviour in Nigeria, it is worth noting that Nigeria’s historical and contemporary culture is replete with acts of charity and charitable giving. Yet, structured indigenous philanthropy is still at a preliminary stage. The potential contribution of home-grown philanthropy to national development is yet to be properly studied and there is lack of data or systematic attempts to account for the philanthropic sector’s contributions in the country (NGO Consulting Meeting, 2010; African Grant Makers, 2013). The shortage of documented work and lack of national agenda on the sector may be attributed to African Grant Makers’ (2013:73, 91) observation that “Nigeria does not have a national philanthropy strategy...There is no deliberate effort to promote philanthropy as it is part of Nigerian peoples’ culture.”

Among Nigerian people are Hausa Muslim women in the northwestern region who engage in various philanthropic activities. Such activities reflect those of the rest of the country in terms of the need for structuring and becoming strategic rather than simply responding to emergency situations as is the tradition. However, since “philanthropy reflects community values and norms” (Tobin, 2000), the predominant community values and norms in the study area are Hausa culturally and Islamic religiously.

Anecdotes of Muslim women philanthropists’ contributions show that women supported public works such as building wells, houses, schools and mosques (Malki, 2012). In other instances, Muslim women established hospitals and water fountains (Alwani, 2015). They also promoted and founded building constructions of different kinds and have acted as “lavish patrons of architecture, and therefore agents in the spatial organization of urban centers ...” (Hambly as cited in Grey, 2010:21). In spite of these instances, there is a scarcity of research data on philanthropy in general and on women donors in particular. Accordingly, this study reports preliminary findings of an exploratory work on philanthropic motivations of Hausa Muslim women in

Dutse the capital of Jigawa State, northwestern Nigeria. Being exploratory, the study focused on highlighting some of the forces that drive women's giving and the sources and role models that inspire their charitable behaviour. Unlike other studies that investigated gender differences in giving motivations, this undertaking was on women only and it explored whether women of different age groups differ in their charitable motivations and giving role models.

1.1 Statement of the problem

Improvements in women's economic fortunes give them opportunities to use their charitable contributions. Indeed enterprising women are becoming more empowered and involved in philanthropic work. But until recently such involvement seems to be unrecognized by scholars of helping behaviour. Given the scanty academic attention to women's philanthropic giving, the need to examine women donors' motivations becomes apparent. This is necessary because women are taking greater control over their financial resources and so require to be educated if they are to play strategic roles in their donating behaviour.

1.2 Objectives of the study

The objectives of this study are:

1. To identify whether significant difference exists between women's age groups and women's philanthropic motivations.
2. To determine whether significant difference exists between women's age groups and sources of inspiration for women's giving activities.
3. To identify whether significant difference exists between women's age groups and women's philanthropic role models.

1.3 Research hypotheses

The study's hypotheses are:

1. There is no significant difference between women's age groups and women's philanthropic motivations.
2. There is no significant difference between women's age groups and sources of women's philanthropic inspiration.
3. There is no significant difference between women's age groups and women's philanthropic role models.

1.4 Significance of the study

This study is expected to enlighten other women with wealth in making better donating decisions as they understand the underlying motivations driving female donors' behaviour. It is also expected that the study will highlight the need to solicit and cultivate potential women donors through appreciating the factors behind female charitable contributions.

1.5 Scope and delimitation

The study focused on working class women (civil servants), students and home-based small scale traders. Women of means such as wealthy merchants, aristocrats, professionals, landowners and entrepreneurs were not included. Similarly, women in rural areas were excluded from the study. Donations considered were non-strategic giving to individuals, excluding organizations.

2. Literature review and clarification of concepts

2.1 Clarification of concepts

Philanthropy is a broad concept which is associated with giving away money as a charity to the poor, perhaps, as a sign for "love of mankind" (Dees, 2011). In another sense, it may be used to refer to any altruistic activity which is indicated to promote good or improve human quality of life (Wikipedia, 2008).

It is said that philanthropy is a value without which societies 'cannot grow, prosper and survive' (Nadavi, 1994:883). Ibrahim and Sherif (2008) posit that the idea of philanthropic giving is rooted firmly in people's tradition. In addition philanthropy reflects the norms and values of a community. According to Tobin (2000:5) "what communities as a whole and the sub-groups within them think and feel are often revealed through their patterns of giving."

With the re-appearance and role of philanthropy in public discourse, contemporary usage draws a line between charity and philanthropy. While both concepts deal with the "art of giving, charity refers to more altruistic, compassionate giving, while philanthropy is giving of resources, including financial support in a more strategic and less intuitive manner" (NGO Consulting Meeting, 2010). Indeed, modern-day usage of the term philanthropy denotes giving that promotes social change and tackling the root causes of social ills (Spero, 2014).

Women's Funding Network (2006:16) observes that philanthropy in many ways "is new language for Muslims." This observation seems to be illustrated among Hausa Muslims in whose tradition philanthropy lacks

a word with an equivalent meaning. According to M. U. Adamu, (personal discussion February 7, 2014) philanthropy in Hausa implies *kyauta* (gift), *baiwa* (giving), *ciyarwa* (spending), *tallafi* (support), *agaji* (help), *karimci* (generosity) and *sadaka* (alms).

In Hausa convention all these meanings may imply to one thing: ordinary charitable giving merely to lessen hardship in the short-term. If charity is limited to simple giving to provide immediate relief and philanthropy for giving directed towards more-lasting benefits, then any of these terms could stand for Hausa philanthropy. Only the purpose, form, magnitude and context may differentiate ordinary charity from philanthropic giving. For this reason, both terms are used interchangeably in this study, leaving the distinction between to a more comprehensive future study.

2.2 Women's philanthropic motivations

While empirical studies focusing specifically on philanthropic motives appear scarce, research in the field of women's philanthropy is at a formative stage (Mesch, 2015). Nevertheless, available literatures suggest that giving motivations differ by gender and that studies about the importance of gender in philanthropy are growing (Mesh, 2012:2).

There is a variety of motivations behind women's giving. According to Mesch (2015:6-7), several studies reveal that women tend to give to a broad range of charities; give more to human services, health and education and have a higher chance of donating to environmental causes and animal care. Similarly, receiving appreciation in private and personal recognition are returns women anticipate for donations made.

Tobin (2014) asserts that women give to causes of interest to them. Thus women philanthropists are involved in activities such as assisting widows and children, helping the poor and caring for the needy.

Remmer (2015) states that women may use philanthropy as a means for self-expression; achieving social change, making positive social impact or for character development. She further notes that her family's motivation had once been to pass on to their kids a message about the meaning, responsibilities and opportunities of wealth. According to her, "accumulating the biggest amount or buying the most toys" does not constitute the meaning of wealth; rather, the meaning of wealth is to be seen in "what it could allow you to do in and for the world" (Remmer, 2015:2). Drawing from the experience of her family's foundation, she was resolute to build on the legacy passed on to her by her parents. In essence, this demonstrates a model of motivation driven by a need for intergenerational transfer of philanthropic values.

Truett (2004:47) examined some of the motivations and thinking patterns underlying outstanding women's philanthropy. She concludes that while there is need to adjust the method of seeking money from females, women have a duty to discover ways of promoting intergenerational philanthropy as a lifestyle through "education, modeling and by working with our children to develop their charitable behavior."

The desire to alleviate people's suffering also serves as a motivation for some women philanthropists. Ekundayo (2011), reports that Folashade derives satisfaction in helping the needy out of suffering. According to her, "God gives you not to enjoy alone but to help others." In effect, this lady seems to agree with women in the United States who, having a strong influence on wealth, say that "giving to charity is the most satisfying aspect of having wealth" (U.S. Trust, 2013).

2.3 Women role models

The family as a primary social institution exerts a great influence in the formation of philanthropic habits of its members. Such influence is both negative and positive, and could be from either or both parents. On the negative side, the case of a Lagos-based philanthropist illustrates a family that discourages its members from growing up with philanthropic habits. Folashade (as cited in Ekundayo, 2011:54) states that her father always objected and scolded her whenever she wanted to share her food with disadvantaged people. But despite that opposition Folashade grew up with the desire to give for to her there is no purpose in "having good things" that one cannot use to help others (Ekundayo, 2011).

On the positive side, investigations on the impact of early child education about philanthropic donations by parents show that children's giving to charity is likely to increase by 20% (Warren, 2015). According to Isin and Ustundag (2008), Mihrima Sultan emulated her mother in endowing waqf complexes (Islamic trusts) dedicated to the provision of physical, social, religious and cultural services in Istanbul neighbourhoods.

Truett (2004), in a study, shows that women expressed their desire to teach philanthropic knowledge to another generation. Similarly, the women indicated that they learned their philanthropic behaviour from different settings like family, work, religious and professional backgrounds.

Remmer's case further demonstrates the positive role of parents that nurtures children with philanthropic values. Having been raised in a home with a tradition of family philanthropy, Remmer (2015) asserts that not only did her parents become her role models, but she too was determined to teach her children to grow with giving habits by ensuring that "their allowances were carefully divided into three jars for spending, saving and giving."

3. Methodology

Purposive sampling was used to select a small sample of 42 respondents in Dutse metropolis. An open-ended questionnaire was used as data collection instrument. Four age groups, adapted from Widener University (2015), were used: young adults (18-30), adulthood (31-43), middle and old age (44-56) and older women (over 57). Data was analyzed using chi square statistic to test for difference.

4. Results and discussion

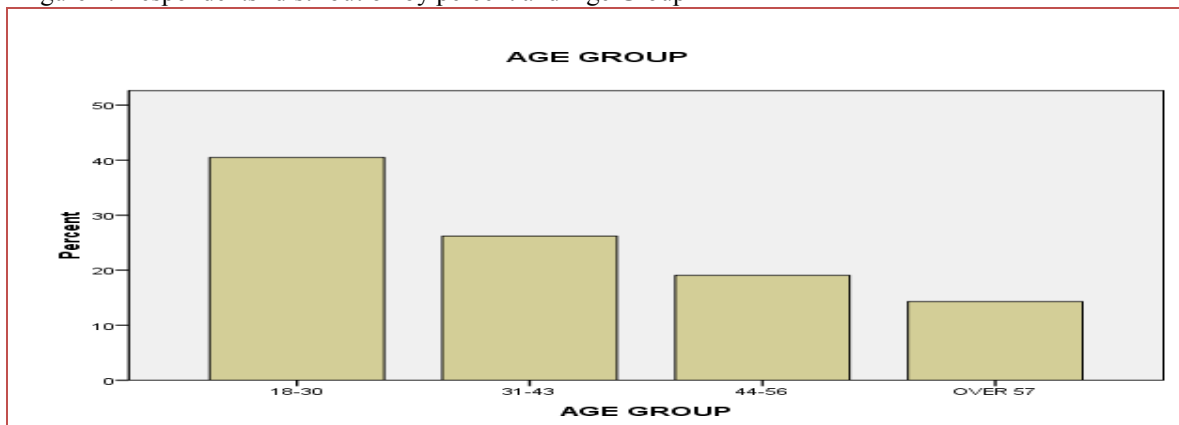
4.1 Age group distribution of respondents

Table 1 and Figure 1 show the sample distribution of respondents according to their age groups. Women in the age group 18-30 have the largest percent (40.5), while the age group with women from 57 and above has the smallest percent (14.3). Looking at the age group and percent columns, it becomes clear that as the age group increases, the percent decreases. This suggests a negative relationship between age group and number of respondents in the study. That is increase in age in women's lifetime tends to deter them from participating in pro-social surveys. But as the sample for this pilot study was small and purposively selected, the result does not provide conclusive evidence that women's readiness to participate in a philanthropic survey decreases with age. Nevertheless, the result points to an area for future research to establish how women's participation in charitable studies is associated with age in Jigawa State.

Table 1. Tabulation of Age Group by Distribution of Respondents

Distribution of Respondents			
Age Group	Frequency	Percent	Cumulative Percent
18-30	17	40.5	40.5
31-43	11	26.2	66.7
44-56	8	19.0	85.7
Over 57	6	14.3	100.0
Total	42	100.0	

Figure 1: Respondents' distribution by percent and Age Group



4.2 Test of hypotheses

HO₁: *There is no significant difference between women's age groups and women's philanthropic motivations.*
This hypothesis was answered using the chi square statistic and Table 2 presents the results.

Results

From Table 2, chi square statistic calculated ($\chi^2=26.75$) was less than the critical value (28.87) and the probability obtained ($p=0.083$) was greater than the alpha level of significance of 0.05. This indicates that there is no significant difference between age groups and women's philanthropic motivations. This led to the conclusion that the research hypothesis that there is no significant difference between women's age groups and women's philanthropic motivations is not supported by this analysis and therefore the null hypothesis was retained.

Table 2. Cross Tabulation of Age Group by Philanthropic Motivations

Philanthropic Motivations								
Age Group	Alleviation	Education	Wellbeing	Sympathy	Reward	Helping	Unstated	Total
18-30	17.6 (3)	11.8 (2)	17.6 (3)	11.8 (2)	5.9 (1)	23.5 (4)	11.8 (2)	100.0
31-43	36.4 (4)	9.1 (1)	45.5 (5)	9.1 (1)	.0 (0)	.0 (0)	.0 (0)	100.0
44-56	25.0 (2)	12.5 (1)	12.5 (1)	.0 (0)	25.0 (2)	.0 (0)	.0 (0)	100.0
Over 57	83.3 (5)	16.7 (1)	.0 (0)	.0 (0)	.0 (0)	.0 (0)	.0 (0)	100.0
Total	33.3 (14)	11.9 (5)	21.4 (9)	7.1 (3)	7.1 (3)	9.5 (4)	9.5 (4)	(42)

Chi Square 26.795***

*** p>.001

Note: Number in parentheses are frequency of motivations in each Age Group

HO₂: There is no significant difference between women's age groups and sources of women's philanthropic inspiration.

This hypothesis was answered using the chi square statistic and the results are shown in Table 3.

Results

Table 3 shows that the chi square calculated ($\chi^2 = 3.309$) was less than the critical value (12.59) and the probability obtained ($p = 0.769$) was greater than the alpha level of significance of 0.05. This indicates that there is no relationship between differences in women's age groups and sources of philanthropic inspirations. It is therefore concluded that the research hypothesis that there is no significant difference between women's age groups and sources of women's philanthropic inspiration is not supported by this analysis and thus the null hypothesis is retained.

Table 3. Cross Tabulation of Age Group by Source of Inspiration

Source of Inspiration				
Age Group	Have a Model	Have no Model	Not Stated	Total
18-30	41.2 (7)	58.8 (10)	.0 (0)	100.0
31-43	36.4 (4)	54.5 (6)	9.1 (1)	100.0
44-56	50.0 (4)	50.0 (4)	.0 (0)	100.0
Over 57	33.3 (2)	66.7 (4)	.0 (0)	100.0
Total	40.5 (17)	57.1 (24)	2.4 (1)	(42)

Chi Square 3.309***

*** p>.001

Note: Number in parentheses are frequency of source of inspiration in each Age Group

HO₃: There is no significant difference between women's age groups and women's philanthropic role models.

This hypothesis was answered using the chi square statistic. Table 4 shows the result of the analysis.

Results

From Table 4, the chi square statistic calculated ($\chi^2 = 17.067$) was less than the critical value (21.03) and the probability obtained ($p = 0.147$) was greater than the alpha level of significance of 0.05. This indicates that there is no relationship between differences in age groups and differences in philanthropic models. Consequently, it was concluded that the research hypothesis that there is no significant difference between women's age groups and women's philanthropic role models is not supported by this study. Thus the null hypothesis was retained.

Table 4. Cross Tabulation of Age Group by Philanthropic Role Models

Source of Inspiration						
Age Group	Philanthropist	Parent	Friend	Religious Figure	Others	Total
18-30	71.4 (5)	28.6 (2)	.0 (0)	.0 (0)	.0 (0)	100.0
31-43	50.0 (2)	.0 (0)	25.0 (1)	25.0 (1)	.0 (0)	100.0
44-56	.0 (0)	25.0 (1)	.0 (0)	25.0 (1)	.0 (0)	100.0
Over 57	100.0 (2)	.0 (0)	.0 (0)	.0 (0)	.0 (0)	100.0
Total	52.9 (9)	17.6 (3)	5.9 (1)	11.8 (2)	11.8 (2)	(17)

Chi Square 17.067***

*** p>.001

Note: Number in parentheses are frequency of source of inspiration in each Age Group

4.3 Findings

Based on the data analyzed in this study the following findings were made:

1. There is no significant difference between women's age groups and women's philanthropic motivations.
2. There is no significant difference between women's age groups and sources of women's philanthropic

inspiration.

3. There is no significant difference between women's age groups and women's philanthropic role models.

4.4 Discussions

From Table 2, it is evident that the highest percent (83.3) for all philanthropic motivations taken individually was reported for older women of 57 and above years, in respect of alleviation. In total, the same age group also had the largest percentage (33.3) for the same motivation. The age group 44 – 56 reported highest percentages (25.0) each in respect of alleviation and reward. For the 31 – 43 age group, wellbeing was the highest motivation (45.5%); while for the 18 – 30 age group, helping had the highest percent (23.5). In all the results shows that there are no differences in these motives by women's age groups.

Comparing older women (57 and above) with young adults (18-30), it is clear that alleviating sufferings (83.3%) formed the highest motivation for the former, while for the latter providing various kinds of help was their main motivation. These findings agree with previous reports by Mesch (2015) and Ekundayo (2011).

From Table 3, a pattern is discernible with regards to having a source of philanthropic inspiration between women with a model and those without. For all age groups, women with a model showed a fluctuating pattern from high percent to low to high and then to low. For those women without a model, the trend showed a decline and then a rise. Overall, women with a model with the highest percent (50.0) and appeared for in the 44 – 56 age groups.

From Table 4 it is clear that philanthropists have the highest percent (100.0%) individually and (52.9%) as role models for women's charitable motivation in Jigawa State and this occurred for the age group with 57 years and above. The literature revealed that parents serve as role models (Remmer, 2015) but no evidence was found showing philanthropists as role models and for which age band. The finding in this study that older women have the highest percent is interesting because to this age group parents do not serve at all (0.0%) as role models. However, even though philanthropists also serve as models for young adults (18-30), it is their parents who gave them the highest motivation (28.6%), a fact that is expected given the socializing role of parents. For all women, except those in the 44 – 56 age group, philanthropists' served as models. However for this age group, parents and religious figures had equal and highest percentages (25.0) as philanthropic models.

This study failed to observe differences between women's age groups and their philanthropic motivations, sources of philanthropic inspirations and charitable role models. However in reality as such differences may be present, there is a possibility of Type II error-retaining a false null hypothesis, called false-negative (Utah State University, 2016, Greasley, 2008). As the Center for Science (2016: 154) observes, "it is easier to find statistically significant relationships in large datasets than in small ones," the lack of statistical significance observed in the results may arise from the small sample used in the study and this reduces the confidence with which the findings could be generalized to other women in Jigawa State. Given the failure to observe chi-square assumptions such as adequacy of sample and using random sampling in data collection, it is expected that a future research would be undertaken using a larger sample that could provide greater confidence for generalization.

5. Conclusion

This study concludes provisionally that women of all age groups in Dutse the Jigawa State capital do not differ in their giving motivations, sources of philanthropic inspirations and charitable role models. Nevertheless, a more definite conclusion awaits further research.

5.1 Recommendation

Based on the findings in this study, it is recommended that further studies should be conducted to identify a more explicit relationship between women's age groups and their philanthropic motivations, sources of philanthropic inspirations and charitable role models. This could make women better informed in making strategic giving decisions and grant seekers more educated in their solicitations from women donors.

References

- African Grant Makers (2013). "Constructing a developmental and transformational philanthropy in Africa-Towards a new regulatory common sense." AGN Report, April. Retrieved December 3, 2015 from www.southafricatrust.org
- Alwani, Z. (2015). Muslim women's contribution in building society. Retrieved November, 12 from <http://www.fiqhcouncil.org>
- Axelrad, E. (2011). "(Re)vitalizing philanthropy: The emergence of indigenous philanthropy and its implication for civil society throughout the developing world." *Ethics of Economics*, 8(11). Pp.143-153 <http://ethique-economique.net>
- Calhoun, D.B. (2006). "Philanthropic motivations of female donors to Virginia's 4-H Program." PhD

- Dissertation. Virginia Polytechnic Institute and state University. Retrieved November 9, 2011 from <http://scholar.lib.vt.edu>
- Center for Science and Technology Policy Research (2016). "Hypothesis testing with chi-square: Chapter 9." Retrieved January 1, from www.science.colorado.edu
- Dees, J. G. (2011) "Entrepreneurship in philanthropy." Retrieved March 25, from <http://www.caseatduke.org>
- Ekundayo, K. (2011). "Folashade: The lady who takes solace in helping the needy." *Weekly Trust*. Saturday, October 1. Pp. 53-55. Abuja. Media Trust Limited.
- Embu, E. (2013). FG, Philanthropists meet. Retrieved April 20, 2014 from <http://dailytimes.com.ng/article/fg>
- Greasley, P. (2008). *Quantitative data analysis using SPSS- An introduction for health and social science*. New York: Open University Press
- Grey, S. (2010). "Women's roles as teachers, leaders, and contributors to the waqf in Damascus." Research Report for Julia Meltzer. September, p.21. Retrieved December 28, 2015 from www.thelightintheeyesmovie.com
- Ibrahim, B. L. and Sherif, D. H. (2008). *From charity to social change: trends in Arab philanthropy*. Cairo: The American University in Cairo Press
- Isin, E. And Ustundag, E. (2008). "Wills, deeds, acts: Women's civic giving in Ottoman Istanbul." *Gender, Place and Culture*. Vol. 15, No. 5, October, 519-532
- Lasby, D. (2013). Changes in motivations and barriers around giving: The increasing importance of concerns about charity efficiency. *The Philanthropist*. Volume 25.1. Pp.79-84
- Malki, D. (2012). "History's famous Muslim women scholars, philanthropists and rulers." Retrieved June 5 from <https://www.examiner.com>
- Mesch, D. J. (2015). "Women and philanthropy: A literature review." Working Paper: 4/09. Retrieved August 23, from <https://philanthropy.iupui.edu>
- Mesh, D. (2012). "Women Give 2012-New Research about women and giving." Retrieved December 15, 2015 from www.theagitator.net
- Nadavi (1994). "Classification of Islamic Economic Verses of the Holy Qur'an." PhD Dissertation, University of Wales
- NGO Consulting (2010). NGO Consulting meeting-Executive summary' September, 30 <http://www.tydujumafoundation.org>
- Oxfamblogs (2013) "New directions in philanthropy report from the Bellagio Summit" Rockefeller Foundation Conference Retrieved April 30 from <http://www.oxfamblogs.org>
- Porter, A. (2015). "Women are a force in philanthropy." Retrieved December 29, from <http://www.avalonconsulting.net>
- Remmer, E. (2015). "Women and Philanthropy-Transformational leadership." Retrieved December 15 from www.tpi.org
- Scaife, W. (2006). "Challenges in indigenous philanthropy: Reporting Australian grant makers perspectives." *Australian Journal of Social Issues*. <http://eprints.qut.edu.au>
- Spero, J. E. (2014). Charity and Philanthropy in Russia, China, India and Brazil." Retrieved December 22, 2015 from www.foundationcenter.org
- Tobin, G. A. (2000). The transition of communal values and behaviour in Jewish philanthropy. Research Paper – 6, January. The Center on Philanthropy and Public Policy
- Tomson, T. (2014). "Women and Philanthropy." Retrieved May 20 from <http://learningtogive.org/papers/paper69.html>
- Truett, V. C. (2004). 'Donor motivations of women philanthropists.' Terminal Project, Master of Public Administration. Department of Planning, Public Policy & Management. University of Oregon
- U. S. Trust (2013). "Women and wealth." Fact Sheet. Retrieved November 23, 2015 from www.ustrust.com/survey
- Utah State University (2016). "Contingency tables and the chi square statistic- Interpreting computer printouts and constructing tables." Retrieved January 3, 2016 from <https://extension.usu.edu>
- Warren, A. (2015). "The Philanthropy Conversation." *Women & Wealth Magazine*. Fall/Winter, WWW.BBH.COM
- Widener University (2015). "Preferred terms for life stages/ age groups." Retrieved December 15, from www.widener.edu
- Wikipedia (2008) "Philanthropy" Retrieved May 7, from <http://en.wikipedia.org>
- Women's Funding Network (2006). "Women, Faith & Philanthropy." National Conversation Monograph. May.